RAO Newsletter - 2018-4 TRICARE Qualifying Life Events

6/15/2018

Did you get married or divorced recently? If so, you've experienced a TRICARE <u>Qualifying Life Event</u> (QLE). With TRICARE, QLEs are certain life changes, like moving, getting married or divorced, becoming Medicare-eligible, and more. These changes may trigger a change in your TRICARE eligibility and options.

A QLE for one family member creates a QLE for all family members. This means all family members may switch enrollment plans when one person in the family has a QLE.

Getting married or divorced allows you and your dependents 90 days to enroll in or change your TRICARE health plan coverage outside of the annual <u>open season</u>. It may allow you to enroll in a new TRICARE plan or change your TRICARE health plan coverage within 90 days of the QLE.

Getting Married

If you get married, register your new spouse in the <u>Defense Enrollment Eligibility Reporting</u>
<u>System</u> (DEERS). This is the step that will make him or her show as TRICARE-eligible. Your spouse's <u>TRICARE plan options</u> will depend on your beneficiary status and where you live.

Getting Divorced

You must also update DEERS if you <u>get divorced</u>. The sponsor will need to provide a copy of the divorce decree, dissolution or annulment. Former spouses who aren't eligible for TRICARE will no longer be eligible to get health care services under TRICARE. Former spouses who haven't remarried can keep TRICARE in certain situations.

If you meet the eligibility requirement, you will be listed in DEERS under your own Social Security number (SSN) or Department of Defense Benefits Number (DBN) — not your former sponsor's.

Take command of your health by learning more about QLEs and the upcoming open season.

Last Updated 6/21/2018